AMENDMENTS TO THE CLAIMS

1.   (Currently amended) A <u>computer-implemented</u> method of automatically evaluating a financial account applicant for a financial institution, the method comprising the acts of:

accessing credit bureau data for the applicant;

accessing account information for the applicant;

generating a score for the applicant based on the credit bureau data and the account information; and

determining whether to open the financial account based on the score.

2.   (Original) A method as set forth in claim 1 wherein the act of determining whether to open the financial account includes the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the score to evaluate whether to accept the application.

3.   (Original) A method as set forth in claim 1 and further comprising the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the score to evaluate whether to offer additional products and services of the financial institution to the applicant.

4.   (Currently amended) A method as set forth in claim 1 and further comprising the act of <u>electronically</u> accessing demographic data for the applicant and wherein the act of generating the score includes the act of basing the score on the demographic data.

5.   (Original) A method as set forth in claim 4 wherein the demographic data includes at least a one of household income, home ownership, and education level.

6.   (Original) A method as set forth in claim 1 and further comprising the act of performing a preliminary financial account information database search.

7.   (Original) A method as set forth in claim 6 and further comprising the act of denying the applicant if the preliminary financial account database search establishes that the applicant had a previous financial account closed "for cause."

8.   (Original) A method as set forth in claim 6 and further comprising the act of denying the applicant if the preliminary financial account database search establishes that the applicant has submitted more than a specified number of financial account applications to financial institutions within a given period of time.

9.   (Original) A computer-readable medium storing computer-readable instructions for evaluating a financial account applicant, the instructions directing the computer to perform the acts of:

accessing credit bureau data for the applicant;

accessing account information for the applicant;

generating a score for the applicant based on the credit bureau data and the account information; and

determining whether to open the financial account based on the score.

10-16. (Canceled)

17.   (Currently amended) A system for automatically evaluating a financial account applicant, the system comprising:

a system server including a software program for evaluating applicant credit bureau data and applicant account information;

a credit bureau database connected to the system server for providing credit bureau data to the software program;

a financial account database connected to the system server for providing applicant account information to the software program; and

a financial institution computer connected to the system server to provide applicant information to the system server thereby allowing the system server to retrieve applicant credit bureau data and applicant account information and , generate a score based on the credit bureau data and the applicant account information and determine evaluate whether to open the account for the applicant.

18.   (Original) A system as set forth in claim 17 wherein the financial account information includes data representing the frequency of new financial account applications made by the applicant within a given time period.

19.   (Original) A system as set forth in claim 17 wherein the financial account information includes data representing at least a one of applicant financial account closures, applicant information regarding retail items purchased and paid for, and applicant check printing order histories.

20.   (Original) A system as set forth in claim 17 wherein the financial account information includes data representing the number of accounts owned by the applicant that were closed "for cause."

21.   (Original) A system as set forth in claim 17 wherein the financial account information includes data representing the retail history of the applicant.

22.   (Currently amended) A system as set forth in claim 17 wherein the system further comprises a customer setup data module including electronic guidelines for the financial institution, wherein the system server ~~generates a score for the applicant based on the credit bureau data and the financial account information and~~ compares the guidelines against the score to evaluate whether to accept the application.

23.   (Currently amended) A system as set forth in claim 17 wherein the system further comprises a customer setup data module including electronic guidelines for the financial institution, wherein the system server ~~generates a score for the applicant based on the credit bureau data and the account information and~~ compares the guidelines against the score to evaluate whether to offer additional products and services of the financial institution to the applicant.

24.   (Original) A system as set forth in claim 17 wherein the software program further evaluates applicant demographic data, wherein the system further comprises a demographics database connected to the system server for providing demographic data to the software program, and wherein the financial institution computer provides applicant information to the system server thereby further allowing the system server to retrieve applicant demographic data.

25.   (Original) A system as set forth in claim 24 wherein the demographic data includes at least a one of household income, home ownership, and education level.

26.   (Original) A computer-readable medium as set forth in claim 9 wherein the instructions directing the computer to perform the act of determining whether to open the financial account includes instructions directing the computer to perform the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the score to evaluate whether to accept the application.

27.   (Original) A computer-readable medium as set forth in claim 9 wherein the instructions further direct the computer to perform the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the score to evaluate whether to offer additional products and services of the financial institution to the applicant.

28.   (Original) A computer-readable medium as set forth in claim 9 wherein the instructions further direct the computer to perform the act of accessing demographic data for the applicant and wherein the instructions directing the computer to perform the act of generating the score includes instructions directing the computer to perform the act of basing the score on the demographic data.

29.   (Original) A computer-readable medium as set forth in claim 28 wherein the demographic data includes at least a one of household income, home ownership, and education level.

30.   (Original) A computer-readable medium as set forth in claim 9 wherein the instructions further direct the computer to perform the act of performing a preliminary financial account information database search.

31.   (Original) A computer-readable medium as set forth in claim 30 wherein the instructions further direct the computer to perform the act of denying the applicant if the preliminary financial account database search establishes that the applicant had a previous financial account closed "for cause."

32.   (Original) A computer-readable medium as set forth in claim 30 wherein the instructions further direct the computer to perform the act of denying the applicant if the preliminary financial account database search establishes that the applicant has submitted more than a specified number of financial account applications to financial institutions within a given period of time.

33.   (Currently amended) A computer-implemented method of automatically evaluating a financial account applicant for a financial institution, the method comprising the acts of:

accessing a computer network to retrieve preliminary account information for the applicant to determine if the applicant had an account closed "for cause," the preliminary account information being stored in an account information database;

if the applicant had an account closed "for cause," terminating the evaluation;

if the applicant did not have an account closed "for cause," accessing the computer network to retrieve credit bureau data and account information for the applicant, the credit bureau data being stored in a credit bureau database and the account information being stored in the account information database;

generating with a computer a plurality of scores ~~score~~ for the applicant based on the credit bureau data and the account information; and

determining with a computer whether to open the financial account based on the scores ~~score~~.

34.   (Original) A computer-implemented method of automatically evaluating a financial account applicant for a financial institution, the method comprising the acts of:

accessing a computer network to retrieve credit bureau data for the applicant, the credit bureau data being stored in a credit bureau database;

accessing the computer network to retrieve account information for the applicant, the account information being stored in an account information database;

generating with a computer a score for the applicant based on the credit bureau data and the account information;

generating with a computer pre-established guidelines;

comparing with a computer the score to the pre-established guidelines to establish a comparison; and

determining with a computer whether to open the financial account based on the comparison.

35.   (Currently amended) A computer-implemented method of automatically evaluating a financial account applicant for a financial institution, the method comprising the acts of:

accessing a computer network to retrieve credit bureau data for the applicant, the credit bureau data being stored in a credit bureau database;

accessing the computer network to retrieve account information for the applicant, the account information being stored in an account information database;

generating a score based on the credit bureau data and the account information; and

determining with a computer which financial products the applicant qualifies for whether to open the financial account based on the score credit bureau data and the account information.

36-37. (Canceled)

38. (Currently amended) A computer-implemented method of automatically evaluating a new financial account applicant for a financial institution, the new financial applicant having no existing financial account with the financial institution, the method comprising the acts of:

accessing a computer network to retrieve credit bureau data for the new financial applicant, the credit bureau data being stored in a credit bureau database;

accessing the computer network to retrieve account information for the new financial applicant, the account information being stored in an account information database;

generating with a computer a score based on the credit bureau data and the account information; and

determining with a computer whether to open the financial account for the new financial applicant based on the credit bureau data and the account information.

39.   (Added) A computer-implemented method of evaluating a risk of opening a financial account for an applicant, the method comprising:

establishing policy rules and acceptance criteria for financial account applications and storing the rules and criteria;

acquiring credit-related information for the applicant;

acquiring debit-related information for the applicant;

generating a first score based on the credit-related information;

generating a second score based on the debit-related information;

generating a third score based on the credit-related information and the debit-related information;

comparing the first, second, and third scores to the policy rules and acceptance criteria; and

determining whether to accept or reject the application based on the comparison.

40.   (Added) A method as set forth in claim 1 wherein the score is a numerical score.